

Save Money – Know The Facts!

By knowing the **Facts** about your Golden State Advantage Card, or **EBT** (Electronic Benefit Transfer) **Card**, you can get ALL of your Cash Benefits each month and pay **NO surcharges or transaction fees!**

Fact 1:

You can get your Cash Benefits with your EBT Card from:

- ATMs (Automatic Teller Machines)
- Stores
- Cash-back with purchase from stores

OR you can:

- Purchase goods directly
- Purchase Money Orders

If you know which stores or ATMs are best, you can use any of these ways to get or use your monthly Cash Benefits at little or **NO cost**.

Fact 2:

If a store or ATM charges you a “surcharge” for using your EBT card, the fee must be posted.

Learn which stores and ATMs do NOT charge a fee to give you cash.

Fact 3:

There are two types of fees you may find when using your EBT Card: **Surcharges and Transaction Fees. You can avoid paying if you know how.**

Surcharges

Some ATM owners charge an extra “Surcharge” for using their ATMs, usually between \$1 and \$2.

Some ATMs DO NOT charge you.

Your county welfare office has a list of **NO Surcharge ATMs** in your county.

Transaction Fees

Each month you can make four (4) cash-only withdrawals from your EBT account without paying a Transaction Fee. *After four (4) cash-only withdrawals in one month, you will be charged an 85-cent Transaction Fee for each cash-only withdrawal you make from an ATM.*

Remember, there are many ways to get your cash benefits with your EBT card, and if you know the facts, you can **avoid Transaction Fees.**

To avoid Transaction Fees

DON’T go to an ATM more than four times a month! Don’t make small withdrawals at an ATM. All ATMs can give you at least \$200 at one time; many can give you \$500 or more at one time.

There are NO Transaction Fees if you use your EBT Card at a Store Point of Sale (POS):

- **Cash-only withdrawals.** If you only need a small amount of cash, you can get it at most supermarkets for free. Usually you don’t even need to make a purchase.
- **Purchases.** Make purchases directly with your EBT Card at participating stores without using cash.
- **Purchases with cash-back.** Get cash-back when you make a purchase with your cash EBT Card, instead of using ATMs.
- **Buy a money order with your EBT Card** to pay your bills. Many stores sell money orders. Money orders are safe and inexpensive, but there is a small fee to buy a money order.

Fact 4:

The EBT Customer Service Center can help:

Call 1-877-328-9677 to find out:

- Your account balance. **It will cost you 25-cents to check your account balance at an ATM.**
- How many cash-only withdrawals you have made this month.

Fact 5:

Your county welfare office can help.

Ask for a list of ATMs and stores where you can get your cash benefits. The list can tell you:

ATMs

- The name and address of ATMs.
- If there is a *surcharge*. How much the cost to you is at each ATM.
- How much money you can get at one time from the ATM

STORES

- The name and address of stores that will accept your EBT Card.
- How much cash you can get at one time from the store.
- If you have to make a purchase at a store to get cash back.
- If the store sells money orders.

Fact 6:

You Must Know Your Neighborhood.

You must know where your EBT Card is accepted in your community.

ATMs

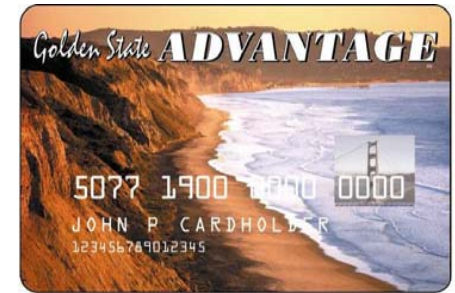
- Get your cash at ATMs that are *Surcharge Free*.
- Make four (4) or less withdrawals from ATMs each month to avoid a *Transaction Fee*.

STORES

- Know which stores will allow cash-only withdrawals without a purchase.
- Know which stores provide cash-back with a purchase. (If you make a purchase and get cash back, it does NOT count as one of your four cash-only withdrawals.)
- Know which stores sell money orders.

OR: Receive Direct Deposit of Cash Benefits to your Bank

Account. With your own bank account, you can get your benefits by “direct deposit” instead of through EBT. Ask your county welfare office how to sign up for direct deposit or if they know a bank where you can open an account.



**How to Get Your
Cash Benefits at
NO Cost!**



**EBT Customer Service:
1-877-328-9677**